



Serial No.: 09/287,023

Art Unit: 2643

Page 1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using
the Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts

Confirmation No.: 5759

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

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JUN 2 5 2004

Technology Center 2600

RESPONSE TO OFFICE ACTION

Mail Stop:
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

The outstanding non-final Office Action mailed March 15, 2004 (Paper No. 31) has been carefully considered. In response thereto, please consider the following amendments and remarks.

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that an extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

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